

Information to identify the case:

Debtor 1	Mona Kheir	Social Security number or ITIN	xxx-xx-8148
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-30985-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mona Kheir

6/5/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Mona Kheir
DebtorCase No. 19-30985-VFP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 16

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db
518559897 Mona Kheir, 1475 Lawrence St, Rahway, NJ 07065-5131
+Specialized Loan Servi, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
518559898 Specialized Loan Servicing/Sls, Attn: Bankruptcy Dept, 8742 Lucent Blvd Ste 300,
Highlands Ranch, CO 80129-2386
518559903 Wells Fargo Dealer Svc, PO Box 10709, Raleigh, NC 27605-0709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:56 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518559891 EDI: CITICORP.COM Jun 06 2020 06:04:00 Citibank/the Home Depot,
Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518559893 EDI: DISCOVER.COM Jun 06 2020 06:04:00 Discover Financial, Attn: Bankruptcy Department,
PO Box 15316, Wilmington, DE 19850-5316
518559892 EDI: DISCOVER.COM Jun 06 2020 06:04:00 Discover Fin Svcs LLC, PO Box 15316,
Wilmington, DE 19850-5316
518559890 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase Card Services, Attn: Bankruptcy,
PO Box 15298, Wilmington, DE 19850-5298
518559894 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Jpmcb Card, PO Box 15369,
Wilmington, DE 19850-5369
518559895 EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Jpmcb Hl, 700 Kansas Ln, Monroe, LA 71203-4774
518559896 EDI: PRA.COM Jun 06 2020 06:03:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502-4952
518559899 EDI: TDBANKNORTH.COM Jun 06 2020 06:08:00 Td Bank N.A., 32 Chestnut St,
Lewiston, ME 04240-7744
518559901 EDI: CITICORP.COM Jun 06 2020 06:04:00 Thd/Cbna, PO Box 6497,
Sioux Falls, SD 57117-6497
518559902 EDI: WFFC.COM Jun 06 2020 06:03:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
PO Box 19657, Irvine, CA 92623-9657

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518559900* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: Td Bank, N.A., 32 Chestnut St, Lewiston, ME 04240-7744)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,
NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC as servicer for U.S.
Bank National Association, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-WMC3,
Asset backed pass-Through certificates, Series 2006-WMC3 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

District/off: 0312-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for J.P.
Morgan Mortgage Acquisition Trust 2006-WMC3, Asset backed Et Al... dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Simone Mulla on behalf of Debtor Mona Kheir mulla@focusedlaw.com,
g35648@notify.cincompass.com;bk@focusedlaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

Veer P Patel on behalf of Debtor Mona Kheir bk@focusedlaw.com,
andres@focusedlaw.com;g35648@notify.cincompass.com;bk@focusedlaw.com;soltis@focusedlaw.com;figuer
oa@focusedlaw.com

TOTAL: 7